

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Kenneth V Wagner | Social Security number or ITIN | xxx-xx-1663 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | Robin L. Wagner | Social Security number or ITIN | xxx-xx-0948 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 15-27569-ABA | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenneth V Wagner

Robin L. Wagner

8/31/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kenneth V Wagner
 Robin L. Wagner
 Debtors

Case No. 15-27569-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 67

Date Rcvd: Aug 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2018.

db/jdb
 515744614 +Kenneth V Wagner, Robin L. Wagner, 3714 Moores Avenue, Hammonton, NJ 08037-3721
 +A Professional Corporation Incorporated, Kristina G Murtha, Managing Attorney,
 701 Market St Suite 5000, Philadelphia, PA 19106-1541
 515744618 AT&T Universal Platinum Card, PO Box 44167, Jacksonville, FL 32231-4167
 515744620 ATLantic Pathologists PC, PO Box 95000-2705, Philadelphia, PA 19200
 515744616 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689
 515744617 American Coradius International LLC, 2420 Sweet Home Rd Ste 150, Amherst, NY 14228-2244
 515744619 +Atlantic Emergency Associates, 6880 W. Snowville Road, #210, Brecksville, OH 44141-3255
 515744621 Atlantic Regioanl Medical Care, PO Box 78661, Philadelphia, PA 19178-6361
 515744632 +CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance, Po Box 105125, Atlanta, GA 30348)
 515744625 +Capital One NA formerly ING Direct, 7933 Preston Road, Plano, TX 75024-2302
 515782447 +Capital One, N.A., PO Box 21887, Eagan, MN 55121-0887
 515744627 +Cerastes LLC, C/O Weinstein, Pinson And Riley PS, 2001 Western Ave Ste 400,
 Seattle, WA 98121-3132
 515744630 +Citizens Auto Finance, 443 Jefferson Blvd RJW 135, Warwick, RI 02886-1321
 515744634 +David Faloni Jr, Faloni & Larusso, 175 Fairfield Ave Suite 1-C,
 West Caldwell, NJ 07006-6415
 515744637 +Eichenbaum & Stylianou, 10 Forrest Ave, Paramus, NJ 07652-5238
 515744642 Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100
 515744645 +JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 (address filed with court: JC Christensen & Associates, PO Box 519, Sauk Rapids, MN 56379)
 515744647 Linebarger, Goggan, Blair & Sampon LLP, PO Box 90128, Harrisburg, PA 17109-0128
 515744649 +Lyons, Doughty And Veldhuis PC, 136 Gaither Avenue, Suite 100, PO Box 1269,
 Mt Laurel, NJ 08054-7269
 515744650 +Mann Bracken LLP, 2727 Paces Ferry Road, Ones Paces West Suite 1400,
 Atlanta, GA 30339-4053
 515744651 Mercantile Adjustment Bureau LLC, Po Box 9055, Williamsville, NY 14231-9055
 515744652 +Mullica Township, 4528 White Horse Pike PO Box 317, Elwood, NJ 08217-0317
 515831952 #+Porania LLC, P. O. Box 11405, Memphis, TN 38111-0405
 515744656 +Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 515744657 +Prober & Raphael, 20750 Ventura Blvd, Suite 100, Woodland Hills, CA 91364-6207
 517447055 RUSHMORE LOAN MANAGEMENT SERVICES, P. O. Box 52708, Irvine, CA 92619-2708,
 RUSHMORE LOAN MANAGEMENT SERVICES, P. O. Box 52708, Irvine, CA 92619-2708
 517447054 RUSHMORE LOAN MANAGEMENT SERVICES, P. O. Box 52708, Irvine, CA 92619-2708
 515744659 +Sprint, PO Box 105234, Atlanta, GA 30348-5234

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 31 2018 23:04:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 31 2018 23:04:27 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515744615 +EDI: AFNIRECOVERY.COM Sep 01 2018 02:43:00 AFNI, PO Box 3097,
 Bloomington, IL 61702-3097
 515982216 EDI: RESURGENT.COM Sep 01 2018 02:43:00 Ashley Funding Services LLC,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 515744622 +EDI: BANKAMER.COM Sep 01 2018 02:44:00 BAC Home Loan Svc/Counrtywide, 450 American Street,
 Simi Valley, CA 93065-6285
 515933607 EDI: BL-BECKET.COM Sep 01 2018 02:44:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,
 POB 3001, MALVERN, PA 19355-0701
 515744623 EDI: CAPITALONE.COM Sep 01 2018 02:44:00 Capital One, PO Box 85167,
 Richmond, VA 23285-5167
 515744624 +EDI: CAPITALONE.COM Sep 01 2018 02:44:00 Capital One Bank, PO Box30285,
 Salt Lake City, UT 84130-0285
 515980452 +EDI: AISACG.COM Sep 01 2018 02:43:00 Capital One N.A., c/o Ascension Capital Group,
 P.O. Box 165028, Irving, TX 75016-5028
 515744626 +EDI: MERRICKBANK.COM Sep 01 2018 02:43:00 Card Service Center, P.O. Box 9201,
 Old Bethpage, NY 11804-9001
 515744628 +EDI: CHASE.COM Sep 01 2018 02:43:00 Chase/Amazon.Com, Caremember Services, PO Box 15153,
 Wilmington, DE 19886-5153
 515744629 +EDI: CITICORP.COM Sep 01 2018 02:43:00 Citi Cards, PO Box 6077,
 Sioux Falls, SD 57117-6077
 515744631 +EDI: WFNNB.COM Sep 01 2018 02:43:00 Comenity Bank, BK Dept, PO Box 182125,
 Columbus, OH 43218-2125
 515981701 +E-mail/Text: bncmail@w-legal.com Aug 31 2018 23:04:44 Comenity Capital Bank/Paypal Credit,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515744633 +EDI: RCSFNBMARIN.COM Sep 01 2018 02:43:00 Credit One Bank, PO Box 98872,
 Las Vegas, NV 89193-8872
 515744635 EDI: DISCOVER.COM Sep 01 2018 02:43:00 Discover, PO Box 3025,
 New Albany, OH 43054-3025
 515756008 EDI: DISCOVER.COM Sep 01 2018 02:43:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 67

Date Rcvd: Aug 31, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515744636 EDI: ECAST.COM Sep 01 2018 02:43:00 ECAST Settlement Corporation, Assignee Of CitiBank NA,
Po Box 29262, New York, NY 10087-9262
515744638 +EDI: BLUESTEM Sep 01 2018 02:44:00 Fingerhut, 6250 Ridgewood Road,
St. Cloud, MN 56303-0820
515744639 +EDI: AMINFOFP.COM Sep 01 2018 02:43:00 First Premier, 601 S. Minnesota Ave,
Sioux Falls, SD 57104-4824
515744640 +E-mail/Text: Banko@frontlineas.com Aug 31 2018 23:05:51 Frontline Asset Strategies LLC,
2700 Snelling Ave N Ste 250, Roseville, MN 55113-1783
515744641 +EDI: RMSC.COM Sep 01 2018 02:44:00 GE/JcPenny, PO Box 981131, El Paso, TX 79998-1131
515744643 +EDI: HFC.COM Sep 01 2018 02:44:00 HSBC Retail Services, 90 Christiana Road,
New Castle, DE 19720-3118
515744644 +EDI: IIC9.COM Sep 01 2018 02:44:00 IC Systems, 444 Highway 96 East, PO Box 64378,
Saint Paul, MN 55164-0378
515744646 EDI: CBSKOHL.S.COM Sep 01 2018 02:43:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
515982218 EDI: RESURGENT.COM Sep 01 2018 02:43:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
515744648 +EDI: RESURGENT.COM Sep 01 2018 02:43:00 LVNV Funding, LLC, 55 Beatte Place,
Greenville, SC 29601-2165
515935010 +EDI: MID8.COM Sep 01 2018 02:43:00 Midland Credit Management, Inc. as agent for,
MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515744653 EDI: NESF.COM Sep 01 2018 02:43:00 National Enterprise Systems, 29125 Solon Road,
Solon, OH 44139-3442
515744654 EDI: PRA.COM Sep 01 2018 02:43:00 Portfolio Recovery, 140 Corporate Blvd,
Norfolk, VA 23502
515847144 EDI: PRA.COM Sep 01 2018 02:43:00 Portfolio Recovery Associates, LLC,
c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
515924427 +EDI: JEFFERSONCAP.COM Sep 01 2018 02:43:00 Premier Bankcard, LLC,
c/ o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-7999
515744655 +E-mail/Text: csidl@sbcglobal.net Aug 31 2018 23:05:04 Premier Bankcard/Charter,
PO Box 2208, Vacaville, CA 95696-8208
515744658 EDI: Q3G.COM Sep 01 2018 02:44:00 Quantum3 Group LLC, PO Box 788,
Kirkland, WA 98083-0788
515941811 EDI: Q3G.COM Sep 01 2018 02:44:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
515760156 EDI: Q3G.COM Sep 01 2018 02:44:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
515744661 EDI: TDBANKNORTH.COM Sep 01 2018 02:44:00 TD Bank N.A., 32 Chestnut Street,
Lewiston, ME 04240
515744660 +EDI: WTRRN.BANK.COM Sep 01 2018 02:43:00 Target National Bank, 3901 West 53rd Street,
Sioux Falls, SD 57106-4221
515744662 EDI: RMSC.COM Sep 01 2018 02:44:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927
TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515940193* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 67

Date Rcvd: Aug 31, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Capital One, N.A. bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
nj02@ecfcbis.com,jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,
dss@trustesolutions.net
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kimberly A. Wilson on behalf of Debtor Kenneth V Wagner wilson.schroedinger@comcast.net
Kimberly A. Wilson on behalf of Joint Debtor Robin L. Wagner wilson.schroedinger@comcast.net
Rebecca Ann Solarz on behalf of Creditor Capital One, N.A. rsolarz@kmlawgroup.com
TOTAL: 9